The best thing that has happened in our household in a long time was the enactment of Wisconsins "No Call Law". No more disturbing phone calls, racing to answer the phone, thinking it was a family member, only to find somebody wanting to sell me something. Now the bankers want to break that tranquility to hawk their services. They can mail me a letter that I may peruse at MY leisure, instead of JUMPING to answer a phone everytime it rings. I think this is fair to me and also to the bankers. After all, this is my phone. Why should they have the right to abuse it?